

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

**IN RE: BOBBY BRYSON, SR.
MARY ANN BRYSON**

**CASE NO.: 17-10465-JDW
CHAPTER: 13**

**RESPONSE TO DEBTOR'S OBJECTION TO NOTICE OF POST-PETITION
MORTGAGE FEES, EXPENSES, AND CHARGES**

COMES NOW Wells Fargo Bank, N. A. (hereinafter "Wells Fargo"), in the above-styled Chapter 13 case filed by Bobby Bryson, Sr. and Mary Ann Bryson, through counsel, and hereby files this Response to Debtors' Objection to Notice of Post-Petition Mortgage Fees, Expenses, and Charges (DK #39) and in support of said Response, Wells Fargo states the following:

1. Wells Fargo filed a Notice of Post-Petition Mortgage Fees, Expenses, and Charges for projected escrowed taxes, insurance and shortage for the period of May 1, 2021 – May 30, 2022 in the above-referenced case (DK #36).

2. The Debtors filed an objection on the ground that these items are escrowed items. Wells Fargo agrees with Debtors that these items are escrowed and noted that these are escrowed items on its filing.

3. Wells Fargo would state that it filed a Notice of Post-Petition Mortgage Fees, Expenses, and Charges (DK #39) because Trustee Vardaman, although not the Trustee on this case, requires all mortgage creditors to file Notice of Post-Petition Mortgage Fees, Expenses, and Charges on Trustee conduit pay in full plans for mortgage claims such as this, instead of Payment Change Notices. Thus, it is merely an attempt for continuity of practice across the Northern District of Mississippi.

4. Wells Fargo would argue that it has also given proper notice as provided for in Rule 3002.1 of the Federal Rules of Bankruptcy Procedure. Wells Fargo further argues since this is a Trustee conduit and because its claims will be completely paid in full over the life of the plan, its

Notice of Post-Petition Filing is merely a means by which the Trustee is to set up its claims in the payment system. Wells Fargo's filing mechanism should not affect the Debtors and their objection should be considered moot.

WHEREFORE, Wells Fargo respectfully requests that this Court deny the Debtors' Objection, allow Wells Fargo's Notice of Post-Petition Fees, Expenses, and Charges, and grant any and all further relief which this Court deems just and proper.

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/s/ Kimberly D. Putnam
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Attorney For Wells Fargo

CERTIFICATE OF SERVICE

I, Kimberly D. Putnam, hereby certify that I have notified the following interested parties of the Response to Debtors' Objection, to Wells Fargo's Notice of Post-Petition Fees, Expenses, and Charges, filed herein:

Robert Hudson Lomenick, Jr.
Attorney at Law
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Locke D. Barkley
Trustee
Ecf_lbarkley13@barkley13.com

U.S. Trustee
USTPRegion05.AB.ECF@usdoj.gov

By electronic transmission or by mailing this notice and a copy of the above and foregoing

filed herein by United States Mail, first class, postage prepaid and properly addressed, all on this the 16th day of April, 2021.

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/s/ Kimberly D. Putnam
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